



Order Filed on January 12, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 (215)627-1322 dcarlon@kmlawgroup.com Attorneys for Movant Discover Bank	
In Re: Anna Manukian Aslanian, a//ka Anna Manukian, a/k/a Anna Aslanian, a/k/a Anna Manukyan Debtor	

Case No.: 23-18894 JKS

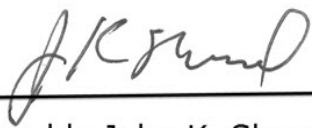
Hearing Date: 1/11/2024 @ 8:030 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION
TO DEBTOR'S CHAPTER 13 PLAN**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

DATED: January 12, 2024



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Anna Manukian Aslanian, a//ka Anna Manukian, a/k/a Anna Aslanian, a/k/a Anna Manukyan
Case No.: 23-18894 JKS
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Discover Bank, holder of a mortgage on real property located at 413 The Fenway, River Edge, NJ, 07661, Denise Carlon, Esquire, appearing by way of objection to the confirmation of Debtor's Chapter 13 Plan, and the debtor, Anna Manukian Aslanian, being represented by Stephen B. McNally, Esquire, and the parties having resolved this matter according to the following terms:

It **ORDERED, ADJUDGED and DECREED** that Debtor agrees to sell the subject property or pay off the subject mortgage loan by April 1, 2024; and

It **ORDERED, ADJUDGED and DECREED** that Debtor may seek to extend the deadline for the sale via modified plan, and Secured Creditor reserves its right to object to same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Chapter 13 Trustee is to is to pay the claim of Secured Creditor while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall pay for escrow items, including but not limited to property taxes and insurance, directly; the account will no longer be escrowed; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that any payoff amount of Secured Creditor's claim is to be calculated under applicable state law, and per the terms of the note and mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale of the property is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Anna Manukian Aslanian
Debtor

Case No. 23-18894-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 17, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2024:

Recip ID	Recipient Name and Address
db	+ Anna Manukian Aslanian, 413 The Fenway, River Edge, NJ 07661-1842

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor DISCOVER BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Robert P. Saltzman	on behalf of Creditor Ajax E Master Trust I a Delaware Trust, Wilmington Savings Fund Society, FSB, Trustee dnj@pbslaw.org
Stephen B. McNally	on behalf of Debtor Anna Manukian Aslanian steve@mcnallylawllc.com jennifer@mcnallylawllc.com;lauren@mcnallylawllc.com;b.sr70072@notify.bestcase.com
Stuart H. West	on behalf of Creditor Ajax E Master Trust I a Delaware Trust, Wilmington Savings Fund Society, FSB, Trustee swest@pbslaw.org

District/off: 0312-2

User: admin

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Date Rcvd: Jan 17, 2024

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6